

must all hear what money is saying. It is always crying out to us: “Spend me, give me, invest me, use me. Do that with me, and live humbly in God’s world, and wholeness will grow in your heart.” *BY: DAVID GIBSON*

DAILY PRAYER POINTS

SUNDAY – There is a reason the Lord has brought you to this new week. Pray that He will shine brightly through you so that everyone that comes across you this week may know His presence in you and be blessed by your words and actions.

MONDAY – Thank God for the strength and ability to serve Him each day through Jesus Christ, in the power of the Spirit. Pray that we’ll all know God’s blessing and strength in serving the Lord with joy and thankfulness.

TUESDAY – Thank God that he is faithful, even when his people are not. (Heb.10:23)

WEDNESDAY – Ask God to help Session and the Committee of Management as we prayerfully plan for the future of St Andrew’s during an uncertain time within the PCQ and Australia, as a whole.

THURSDAY – Pray for **Marie McKee & Don Miller**

FRIDAY – **Continue to pray for those in need of God’s healing and comforting hand:** Belinda Birch, Edith Collins, John Donnell, Kevin Petrofski Jr and Margaret Petrofski, and Dawn Robinson. **Pray also for blessings on those who can’t get to church:** Audrey Armstrong, Del Finn, Carol Gillett, Joey Kelly, Gladys Marnock, Millie McCarthy, Heather McGaw, Marie McKee, Mavis Smith, and David Valentine.

SATURDAY – Give thanks that in all circumstances our Heavenly Father knows our needs and supplies them richly to us in His Son and His Spirit.

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THE ANCHOR

NEWSLETTER OF THE ST ANDREW'S PRESBYTERIAN CHURCH



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CIRCLES OF SOVEREIGNTY

BY PAUL DAVID TRIPP

IN A WORLD THAT SEEMS SO OUT OF CONTROL, WHERE BAD THINGS happen to you and those you love while reward falls on those who deserve the opposite, it’s hard to believe that God is sovereign.

How could the one who declares himself to be perfect, wise, good, and loving in every way also be in absolute control of the universe and let all of this happen on his watch?

Much of our regular anxiety, worry, fear, and discouragement results from thinking that when things are out of our control, they are out of control completely. But the Bible tells us that if we want to properly understand what is happening around us, we need to remember what's happening above us.

As a being made in the image of God, you are a meaning maker. Because we've been given intellectual and conceptual abilities, we have a hunger to know, a desire for life to make sense, and a determination to understand.

These are all excellent qualities, and the Bible encourages growth in these areas: "An intelligent heart acquires knowledge, and the ear of the wise seeks knowledge" (Proverbs 18:15). But we must all be willing to accept that there is a creature/Creator line that we are unable to cross.

Since you and I aren't privy to God's secret counsel or informed of the details of his eternal plans, we will always face confusion, mystery, and surprise. The writer of Hebrews, discussing the lordship of Jesus Christ, hints at this tension: "Now in putting everything in subjection to him, he left nothing outside of his control. At present, we do not yet see everything in subjection to him" (Hebrews 2:8).



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A functional, day-to-day belief in the sovereignty of God will not remove this tension from your life. God will not always give us answers, but he always gives us himself. He reveals to us his existence, rule, wisdom, faithfulness, and love so that we can experience peace and rest of heart even as we face painful mysteries.

Allow me to suggest a tool I developed in my counseling years to help people understand and live in light of the practical implications of the sovereignty of God for everyday life.

reached the ears of the Lord of hosts" (James 5:4). More than anything else, money buys power; it gets you a seat at the table and provides you with influence. You can do things and go places. And without deliberate checks and balances, the access to power will become the love of power, and the love of power can lead to the hatred of others, expressed in oppression of them.

3. "Don't be self-indulgent with me."



"You have lived on the earth in luxury and in self-indulgence" (James 5:5). Money makes you self-obsessed. When Karl Lagerfeld, the fashion designer for the House of Chanel, died, he left lots of money to his cat Choupette. She now has her own maids, diamond necklaces, and an Instagram account. It would be funny if it weren't terribly tragic, so revealing of a life utterly turned in on itself.

We live in a society of massive accumulation. It's how we position ourselves in society: the more stuff, the more cars and houses and investments in our portfolios, the more pride we have. But here is what James is getting at by saying that these things rot: hoarding is not what money is for. It's not why God gave it to us. I love these words of John Calvin: "God did not appoint gold to go to waste, or clothes to be eaten by moths, but intended them to sustain human life."¹

The Bible is not against wealth, and it is not against money, but it is against the love of money. I often say to my own church family that if they can get rich, they should go for it, and as they get rich, never forget why God put the money in their hands. It is to "sustain human life." So, get rich and give big. Earn as much as you can, and give away as much as you can, to sustain as much life as you can.

Whose life are you helping? How many lives? What aid are you giving to others? What are you investing in? Someone has said, "We make a living by what we get, but we make a life by what we give."

So, James is speaking to those who aren't listening—rich people—in the presence of people who should be listening—God's people—to say that we

silver. We all believe money is saying to us: “Oh, suits you, sir! You look so good in that . . . you deserve it . . . you are something; you are awesome.” Money speaks to us of status, success, achievement, big noise, prestige. We can hear it whispering in our ears by our bonds and our savings, and its murmuring to us with every latest shiny gadget and newest product. Yet, look what James says has already happened to the rich: “Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded” (James 5:2–3). The future day of judgment is so certain, so sure, that it’s as if the thing in your hand has already turned to dust.

Riches will not last. The rich also die. By contrast, there are three things that James wants the rich to hear their money saying to them.



1. “Don’t hoard me.”

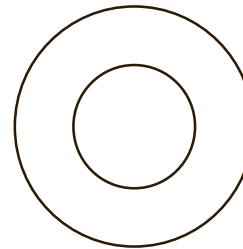
“You have laid up treasure in the last days” (James 5:3). You have stored me, stockpiled me in your barns, invested me in IRAs, protected me in insured savings and pension plans. You may have seen the reality TV programs about biggest hoarders. Some houses are just chock full of stuff, paraphernalia in every cupboard. But imagine if it were hundred-dollar bills or gold bullion bars stacked up in each room of your house. Would that be amazing or awful?

Your answer to that question reveals whether you’re in tune with what James is saying. The Lord Jesus teaches us to lay up treasures in heaven, not on earth, “for where your treasure is, there your heart will be also” (Matt. 6:19–21). You will not be able to store up earthly treasure and keep your heart whole for God; it will create a split in your affections. James and Jesus speak with the same direct application for our lives. If you want to know where your heart is, then look at where your money is. Is it dispersed to the great good of the gospel in the world, or is it gathering the equivalent of digital dust in an online vault somewhere? For where you locate your money, you will find your heart.

2. “Don’t be unjust with me.”

“Behold, the wages of the labourers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have

Imagine I have drawn a small circle inside a much larger circle on a sheet of paper. The inner circle is labelled circle of responsibility, and the outer is circle the circle of concern.



The circle of responsibility—the smaller, inner circle—represents things God has called you to do that you cannot give to anyone else. These are your daily, God-ordained duties. The only proper response to this inner circle is to carefully and faithfully obey, trusting God for the empowering grace to do so.


Many other things in life grab your attention, capture your mind, and weigh heavy on your heart, but they are not your responsibility or your ability to change. These are the things you put in the circle of concern—the bigger, outer circle. The only proper way to respond to these concerns is to entrust them to your Lord, who governs them all for his glory and your ultimate good.

Living as God has called you to live requires knowing which things in your life fit into which circle. If you load items into the inner circle that don’t belong, you will be overbearing and controlling, and your life will be dominated by anxiety and fear.

Some things God has not told us and never will. This mystery and tension won’t be alleviated until we’re on the other side, but the more you come to know him and understand the character of his loving care, the deeper your rest becomes.

So, walk down the hallway of your confusing life today and say, “There are many things I don’t understand, but I know my Father is in control. I know he is wise and good, and I know he loves me.”




 There are many things I don’t understand, but I know my Father is in control. I know he is wise and good, and I know he loves me

WOMEN OF THE BIBLE

TWO WEEKS ON... BIBLE READING PLAN

TWO WEEKS WITH WOMEN OF THE BIBLE

The Bible exalts women and their God-ordained position in the home, the church, and the world.

WEEK 1 | ☐ Day 1, **Genesis 2** - Eve, the first woman. ☐ Day 2, **Genesis 18** - Sarah laughs at God's promise. ☐ Day 3, **Genesis 24** - Rebekah's marriage to Isaac. ☐ Day 4, **Genesis 27** - Rebekah, the manipulative mother ☐ Day 5, **Judges 4** - Deborah's leadership frees her people. ☐ Day 6, **Ruth 1** - Ruth and Naomi's deep friendship. ☐ Day 7, **1 Samuel 1** - Hannah prays for a son.

WESTMINSTER SHORTER CATECHISM

The Westminster catechisms begin with the language of glorifying and enjoying God. *These Standards exist to explain in doctrinal terms how Scripture directs us to glorify and enjoy God in all we think, do, and say.* - Burk Parsons

QUESTION 85.

What does God require of us that we may escape his wrath and curse due to us for sin?

A. To escape the wrath and curse of God due to us for sin, God requires of us *faith* in Jesus Christ, *repentance that leads to life*, and the diligent use of all the outward *means* by which Christ communicates the benefits of redemption to us.

QUESTION 86.

What is faith in Jesus Christ?

A. Faith in Jesus Christ is a saving grace by which we receive and rest on him alone for salvation, as he is offered to us in the Gospel.

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QUESTION 87.

What is repentance that leads to life?

A. Repentance that leads to life is a saving grace by which a sinner, out of a true sense of his sin and awareness of the mercy of God in Christ, turns from it to God with grief and hatred of his sin, purposing and working constantly for a new obedience.

CAN YOU HEAR YOUR MONEY?

Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. Behold, the wages of the labourers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you. —James 5:1-6



This passage is here to urge us not to envy the unbelieving, ungodly rich. My dear brothers and sisters, do not envy them.

And here's why: money talks, but some rich people can't hear what it's saying. Read James 5:1-6 again, and as you read it, listen to how money is speaking. Twice the text explicitly says that money is talking. First, in verse 3, the corrosion of gold and silver "will be evidence against you." More literally, it will testify against you, cry out against you, bear witness against you. Then, in verse 4, observe how it's the wages "crying out" against the rich. The money in their pockets should be paid out at the end of the day. It is screaming out against the rich: "We're not yours anymore! Pay us! Hand us over to those who have earned us!" Some rich people can't even hear what money is saying.

But what do they think it's saying? We all think money is saying something to us. Consider how wealth is described in these verses: riches, garments, gold,